UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF NORTH CAROLINA DURHAM DIVISION

In Re:

Willie Frazier Davis and Katina Parker Davis

Case No. 10-81979 Chapter 13

Social Security No.: xxx-xx-9546 and xxx-xx-9676 Address: 22521 Henry Street, Laurel Hill, NC 28351-

Debtors

RESPONSE TO MOTION

The Debtors, by and through the attorney undersigned, hereby respond to the motion to disallowing the claim of Security Financial in the amount of \$2,898.43, as untimely filed filed by RICHARD HUTSON, and dated 8/23/11, as follows:

The Debtors do not object to the disallowance of the Security Finance Claim as unsecured. Security Finance, however, holds a lien against the Debtors' 2008 Dodge. Said lien is not supported by any value above senior lienholders and was treated completely unsecured in the Confirmation Order. Accordingly, the Debtors request that any such disallowance specifically provide that the lien against the title to the Debtors' 2008 Dodge held by Security Finance nontheless be cancelled upon completion of the Debtors' Chapter 13 Plan.

WHEREFORE, the Debtors pray the Court deny the said motion in its entirety and grant such other relief as to the Court may seem just and proper.

Dated: August 31, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615 (919) 847-9750

CERTIFICATE OF SERVICE

I, <u>Charlene Ennemoser</u>, of the Law Offices of John T. Orcutt, P.C., certify under penalty of perjury that I am, and at all times hereinafter mentioned was, more than eighteen (18) years of age; that on August 31, 2011, I served copies of the foregoing Response to Motion, by regular U.S. mail, upon the following parties (names and addresses):

Willie Frazier Davis and Katina Parker Davis 22521 Henry Street Laurel Hill, NC 28351-

Richard M. Hutson, II Chapter 13 Trustee P.O. Box 613 Durham, N.C. 27702-3613

/sCharlene Ennemoser
Charlene Ennemoser